

Information to identify the case:

Debtor 1:	Madison Stratton			Social Security number or ITIN: XXX-XX-1800
	First Name	Middle Name	Last Name	EIN: -----
Debtor 2:	(Spouse, if filing)			Social Security number or ITIN: -----
	First Name	Middle Name	Last Name	EIN: -----
United States Bankruptcy Court:	Northern District of Illinois			Date case filed for chapter: 7 8/28/23
Case number:	23-81033			

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Madison Stratton	
2. All other names used in the last 8 years	fka Madison Kiger	
3. Address	5786 FLAGLER DR #3 Roscoe, IL 61073	
4. Debtor's attorney	Laura L. McGarragan McGarragan Law Offices 1004 N Main Street Rockford, IL 61103	Contact phone 815 961-1111 Email: lawfirst@ix.netcom.com
5. Bankruptcy trustee	Brian Hart Brian Hart 5702 Elaine Drive, Suite 204 Rockford, IL 61108-2458	Contact phone 815-708-0234 Email: brian@rockfordbankruptcy.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	Western Division 327 South Church Street Rockford, IL 61101	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 8/29/23
<b>7. Meeting of creditors</b>	<b>September 25, 2023 at 12:30 PM</b>	Location:  <b>Appear by Video. See details at <a href="http://www.justice.gov/ust/file/ILN.pdf/download">www.justice.gov/ust/file/ILN.pdf/download</a>.</b>
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 11/24/23
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	Please do not file a proof of claim unless you receive a notice to do so.
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:

Madison Stratton

Debtor

Case No. 23-81033-TML

Chapter 7

District/off: 0752-3

User: admin

Page 1 of 2

Date Rcvd: Aug 29, 2023

Form ID: 309A

Total Noticed: 19

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2023:**

Recip ID	Recipient Name and Address
db	+ Madison Stratton, 5786 FLAGLER DR #3, Roscoe, IL 61073-8896
30384311	+ Anthny J Stratton, 618 Constitution Dr., Poplar Grove, IL 61065-8698
30384312	+ CHRISTIAN LIFE SCHOOLS, C/O FACTS MANAGEMENT COMPANY, PO BOX 82527, Lincoln, NE 68501-2527
30384315	++ JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 address filed with court; JEFFERSON CAPITAL SYSTEM, 16 McLeland Rd, Saint Cloud, MN 56303
30384320	MIDLAND CREDIT MANAGEMENT INC, 50 Camino De La Reina, Ste 100, San Diego, CA 92108

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: lawfirst@ix.netcom.com	Aug 29 2023 22:27:00	Laura L. McGarragan, McGarragan Law Offices, 1004 N Main Street, Rockford, IL 61103
tr	+ EDI: BBAHART	Aug 30 2023 02:12:00	Brian Hart, Brian Hart, 5702 Elaine Drive, Suite 204, Rockford, IL 61108-2475
30384323	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 29 2023 22:27:00	RBS Citizens NA, One Citizens Bank Way, JCB135, Johnston, RI 02919
30384313	Email/Text: customercareus@creditcropsolutionsinc.com	Aug 29 2023 22:27:00	Credit Corp Solutions Inc, 121 West Election Road, Suite 200, Draper, UT 84020
30384314	+ EDI: LCIICSYSTEM	Aug 30 2023 02:12:00	I C Systems Collections, 444 Hwy 96 E, Saint Paul, MN 55127-2557
30384315	EDI: JEFFERSONCAP.COM	Aug 30 2023 02:12:00	JEFFERSON CAPITAL SYSTEM, 16 McLeland Rd, Saint Cloud, MN 56303
30384316	^ MEBN	Aug 29 2023 22:25:47	KOHN LAW FIRM S.C., 735 n. water St., Suite 1300, Milwaukee, WI 53202-4106
30384317	+ Email/Text: Bankruptcy@LLOYDMC.COM	Aug 29 2023 22:29:00	LLOYD MCDANIEL, PO BOX 23200, Louisville, KY 40223-0200
30384321	^ MEBN	Aug 29 2023 22:27:30	MRS BPO, LLC, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
30384318	+ Email/Text: custserv@mhemail.org	Aug 29 2023 22:28:00	Mercy Health System, 2400 Rockton Ave., Rockford, IL 61103-3655
30384319	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 29 2023 22:29:00	Midland Credit Management, P.O. Box 939069, San Diego, CA 92193-9069
30384322	^ MEBN	Aug 29 2023 22:28:37	Nicor Gas, PO BOX 5407, Carol Stream, IL 60197-5407
30384324	+ EDI: RMSC.COM	Aug 30 2023 02:12:00	SYNCHRONY BANK, P.O. Box 965061, Orlando, FL 32896-5061

District/off: 0752-3

User: admin

Page 2 of 2

Date Rcvd: Aug 29, 2023

Form ID: 309A

Total Noticed: 19

30384325 Email/Text: bankruptcynotice@unifininc.com

Aug 29 2023 22:28:00 Unifin, INC., PO BOX 4519, Skokie, IL 60076

30384326 + EDI: VERIZONCOMB.COM

Aug 30 2023 02:12:00 Verizon Wireless Bankruptcy Administration, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2023 at the address(es) listed below:

**Name** **Email Address**

Brian Hart

brian@rockfordbankruptcy.com colleenlemek@comcast.net,I009@ecfcbis.com

Laura L. McGarragan

on behalf of Debtor 1 Madison Stratton lawfirst@ix.netcom.com paralegal@mcgarraganlaw.com

Patrick S Layng

USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 3